



**THE SMALLER HOME...**

*Easy to Build and Own*



"Everything to Build Anything"

**Sterner Coal and Lumber Company**

*Lumber - Coal - Millwork - Hardware - Mason Materials*

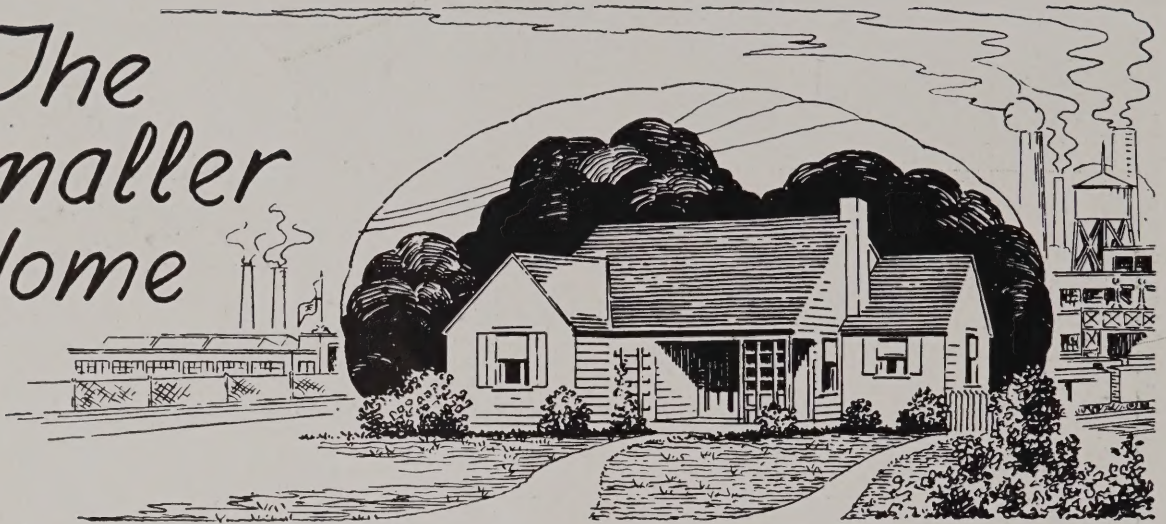
**11th, 12th, & R. R. Aves.**

**Phones 9-1900 — 1901 & 1902**

**BELMAR, NEW JERSEY**



# The Smaller Home



The smaller individual home is one which meets the needs of a small family and also the construction requirements of long term financing under the F.H.A. insured mortgage plan.

The individual small homes illustrated in this book have been designed and planned to conform to the construction requirements of either Title I or Title II F.H.A. easy monthly payment plan.

On page fifteen is shown a multiple unit dwelling designed to meet the requirements of F.H.A. Title VI which provides insured mortgage financing for builders on homes which they may rent or sell.

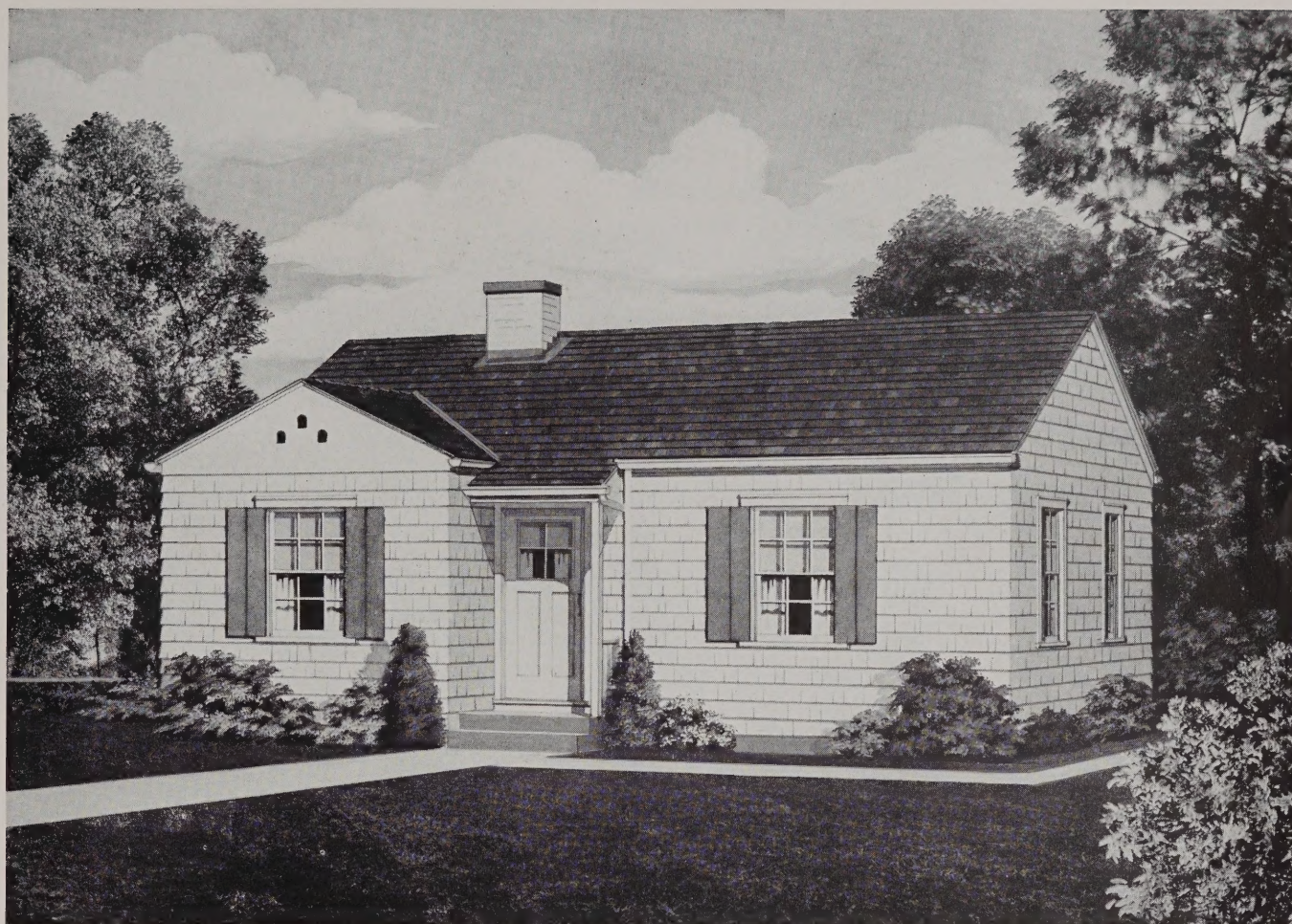
The growing, or extensible type of small homes for which there is an increasing demand are especially planned for the small family of today. Provision for future expanding needs and income is considered, enabling the home owner at the minimum expense to expand or add future units as they may be required. The original unit is complete itself or in combination with other units.

The primary and helpful, function of the "Home that Grows" from an investment standpoint is to obtain the ultimate in architectural and sound construction values without the financial strain of over-commitment in initial cost. It is easy to build and own any of these small homes.

While appeal to the pocketbook was a dominating factor in designing all of these homes, it is to be noted that economy and compactness have not been achieved at the expense of efficiency, refinements and comforts which make up the home of your dreams.

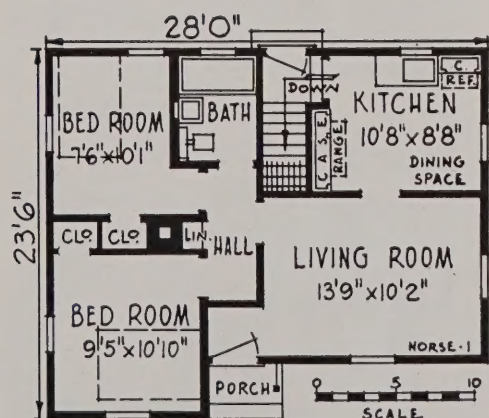
We will be very happy indeed to give you complete information concerning material, labor costs, approximate time necessary to complete building, financing and other data that may interest you.



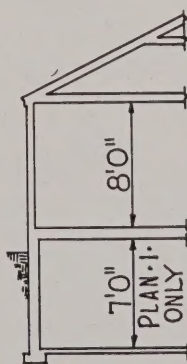


## THE NORSE

★ A well-planned home of unusual merit which should command interesting study if appearance, convenience and low cost are desired. This pleasant little home will make a charming addition to any community.



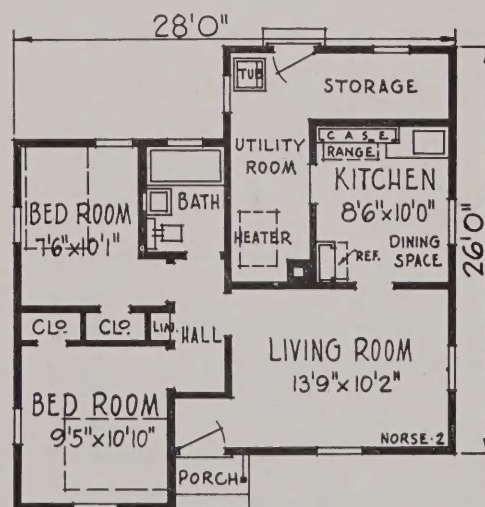
PLAN 1  
WITH BASEMENT



### CUBAGE

PLAN 1.....11,010 Cu. Ft.

PLAN 2..... 9,160 Cu. Ft.



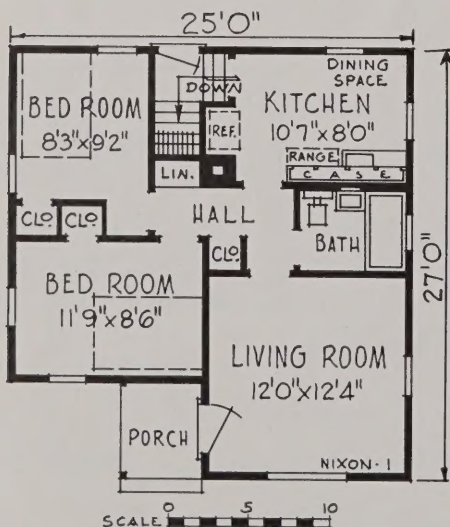
PLAN 2  
WITHOUT BASEMENT



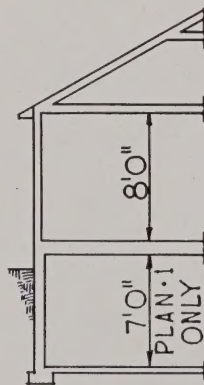


## THE NIXON

★ This home is proof that comfort, efficiency and good design are obtainable even in very small homes and at low cost. The central hall affords easy access to all rooms and dining space is included in the kitchen.

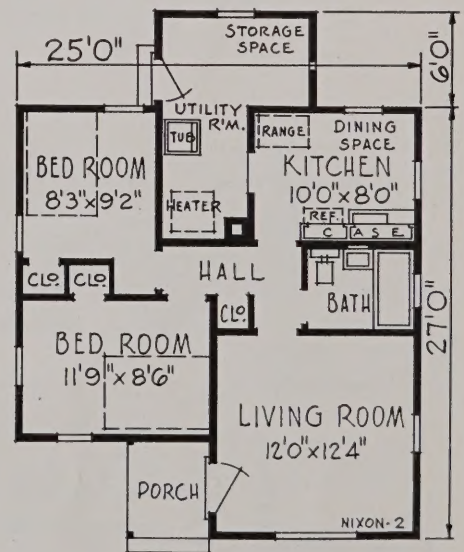


PLAN 1  
WITH BASEMENT



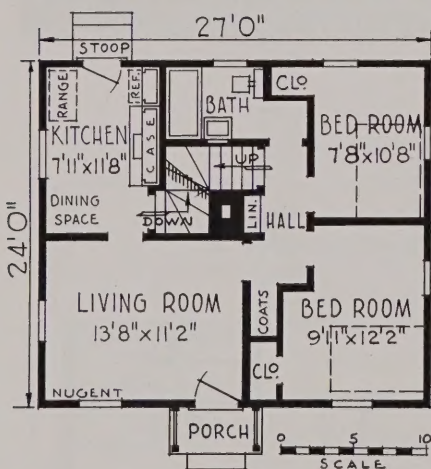
★  
CUBAGE

PLAN 1.....11,580 Cu. Ft.  
PLAN 2..... 9,320 Cu. Ft.



PLAN 2  
WITHOUT BASEMENT





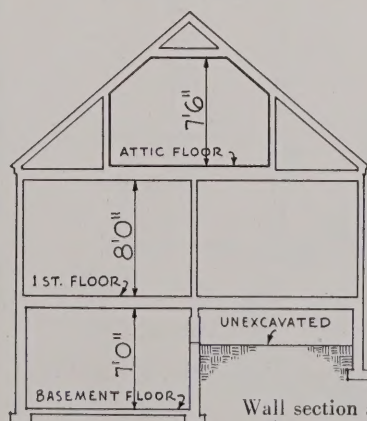
FLOOR PLAN  
OF ORIGINAL HOME



By relocating porch entrance, door and window, house may be faced narrow side to front if desired.

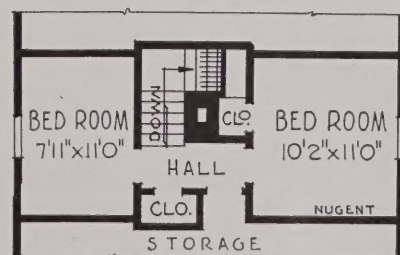
## THE NUGENT

★ **Attic rooms** are the subsequent development for which this home has been so thoughtfully planned. The main floor plan, a complete living unit in itself, may be built first, and rooms on second floor added later as family requirements demand. Note the inclusion of the attic stair in the original plan and its convenient proximity to bath.

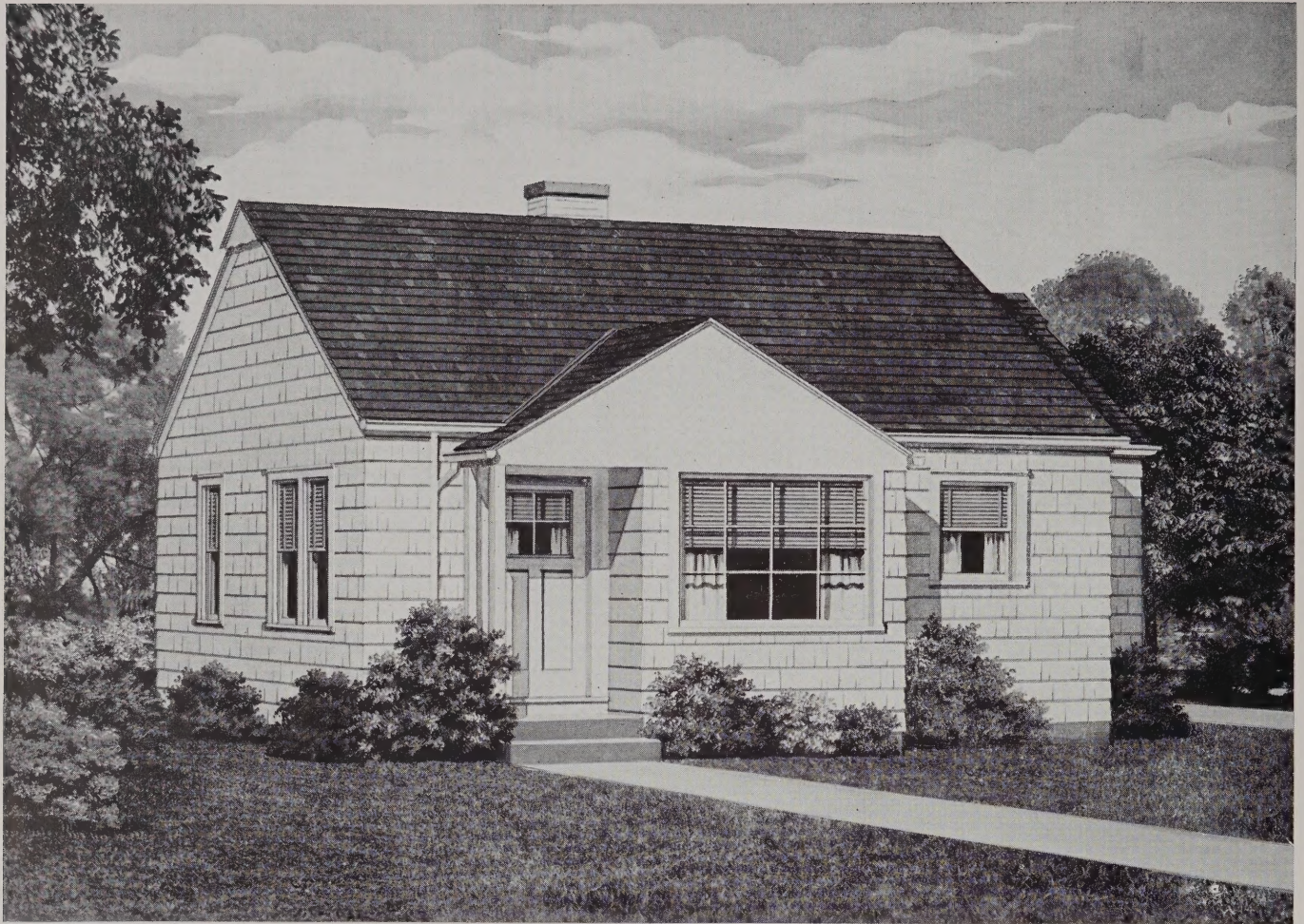


Wall section and floor plan above illustrate attic space available and suggest how two cozy rooms may be later added.

★  
12,700 CUBIC FEET

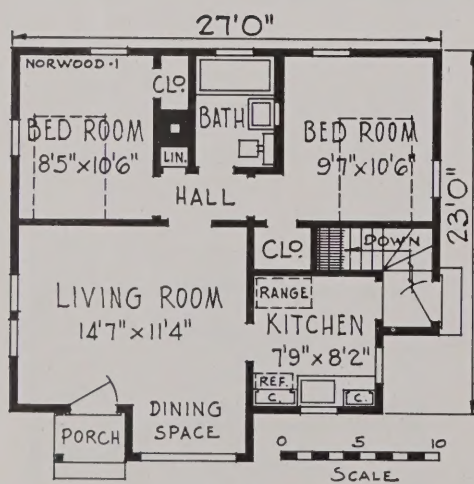




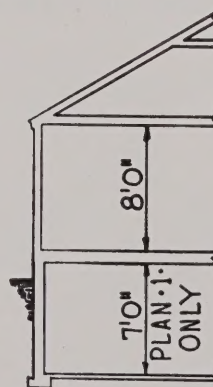


## THE NORWOOD

★ Distinctive in appearance, the "Norwood" reflects that homelike atmosphere so much to be desired. While it contains only four rooms, dining space is provided in the large living room.

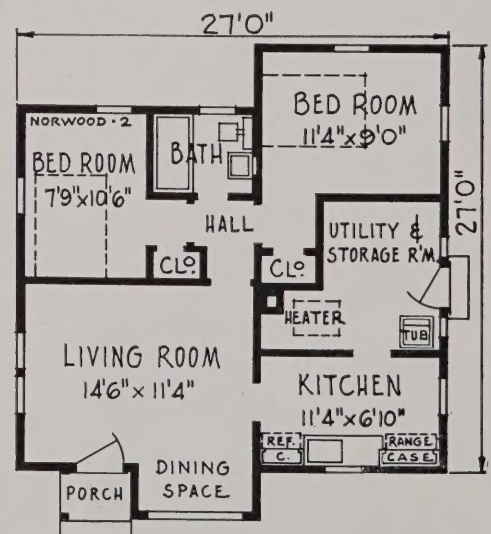


PLAN 1  
WITH BASEMENT



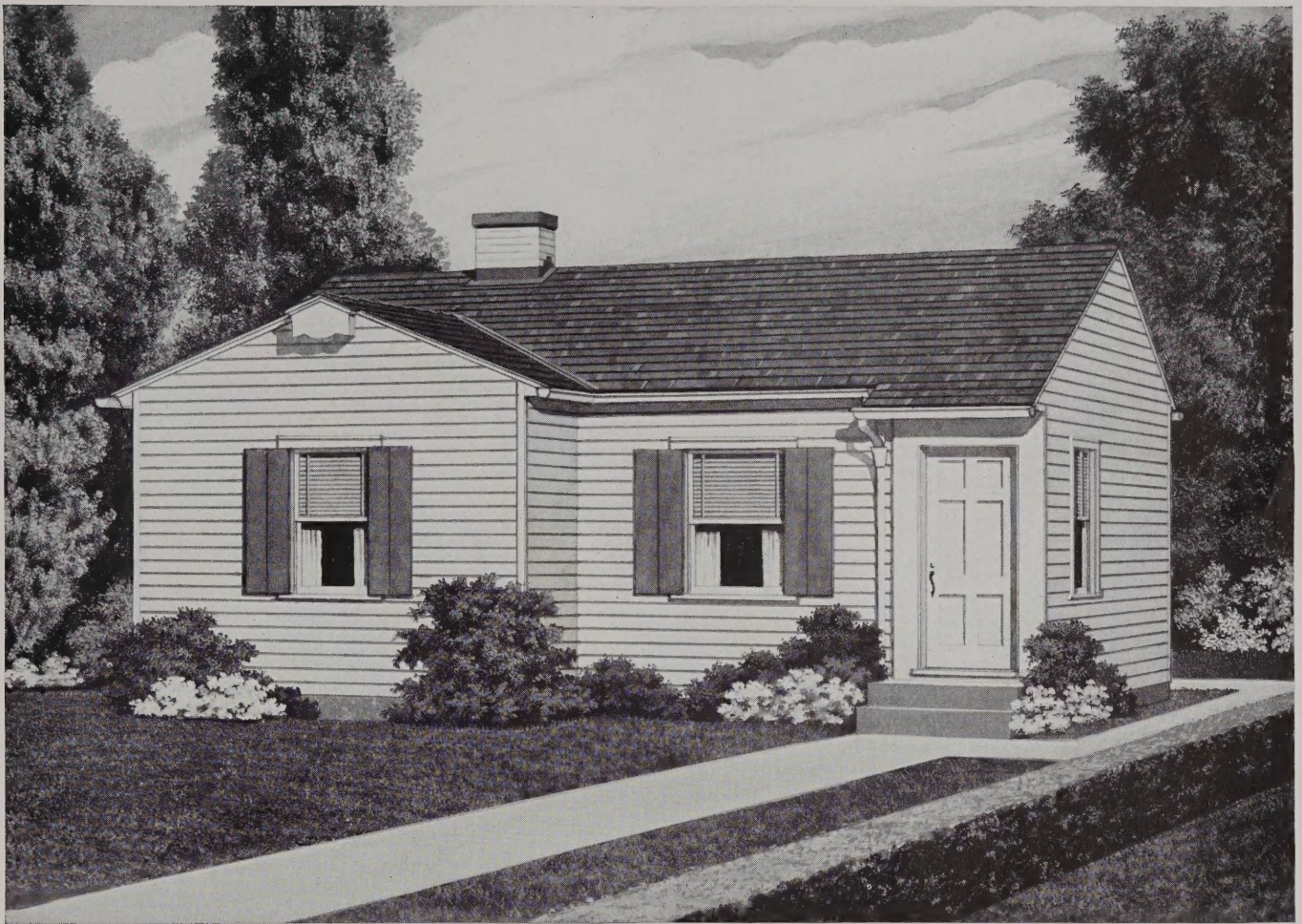
★  
CUBAGE

PLAN 1.....12,000 Cu. Ft.  
PLAN 2..... 9,860 Cu. Ft.



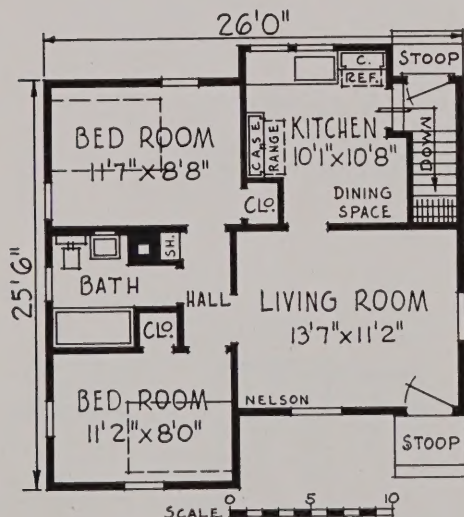
PLAN 2  
WITHOUT BASEMENT





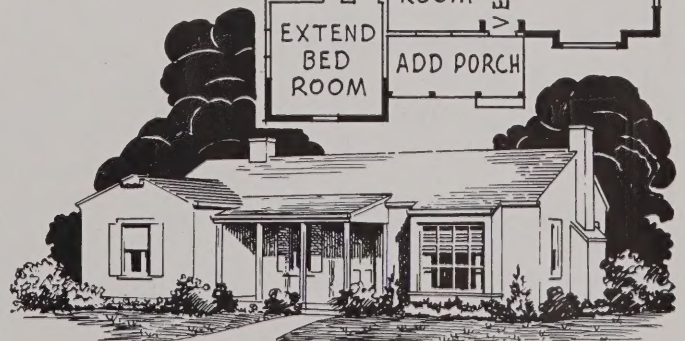
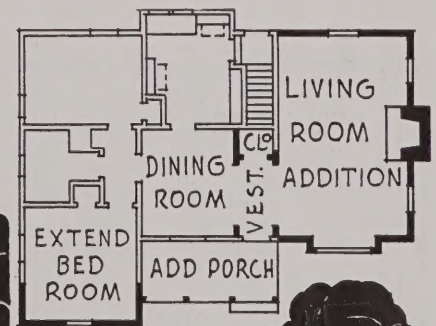
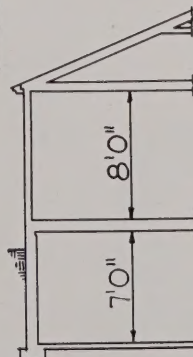
## THE NELSON

★ Designed particularly for future enlargement as the budget increases or the family grows, this complete little home offers in its original plan, ample comfort for a family of four persons. The complete four room unit may be built now and extra rooms added later as desired. The ultimate result is a low, wide ranch house type.

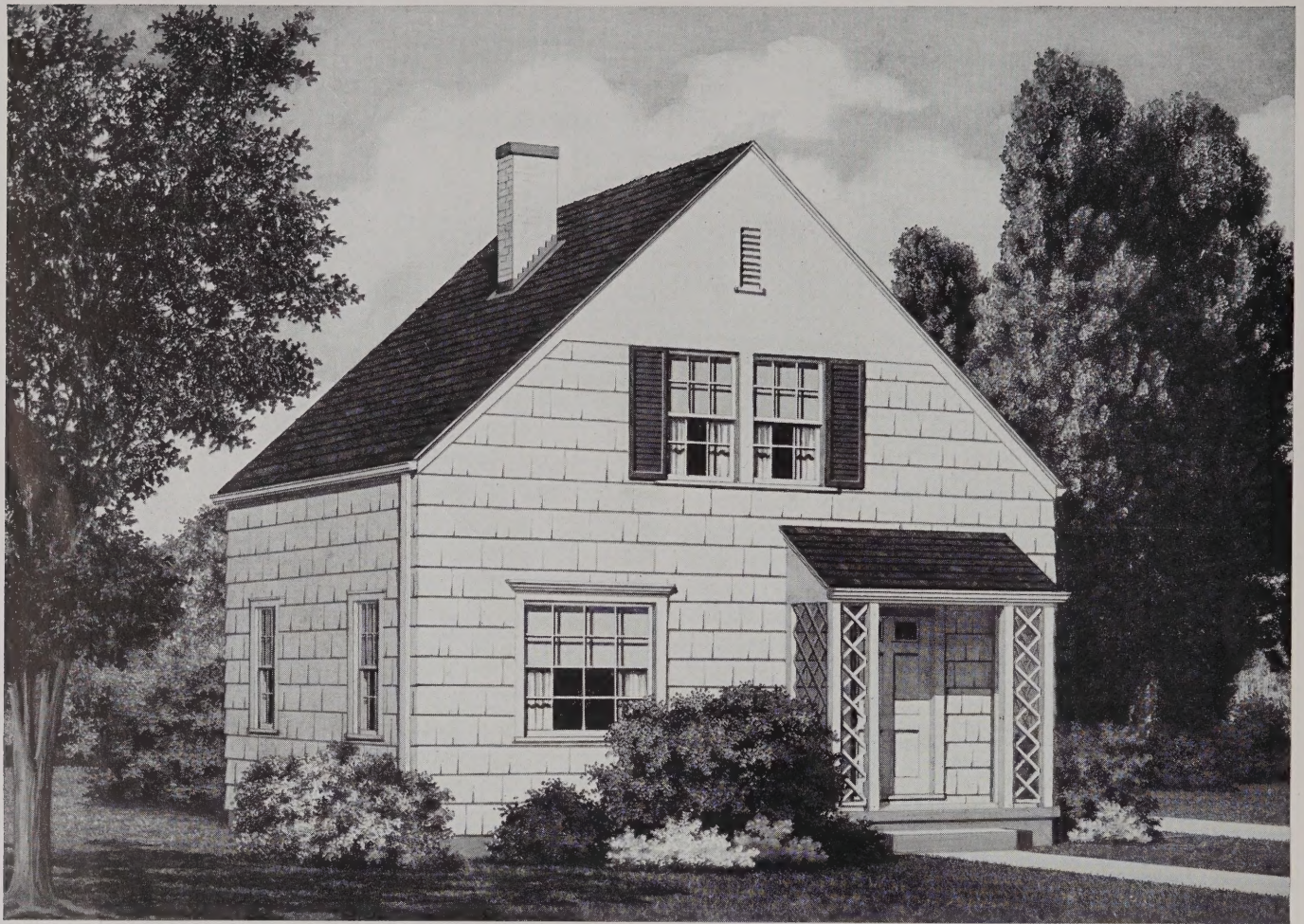


FLOOR PLAN  
OF  
ORIGINAL HOME

★  
11,200  
CUBIC FEET

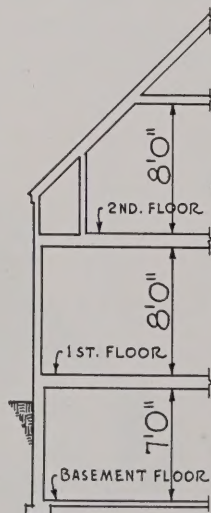
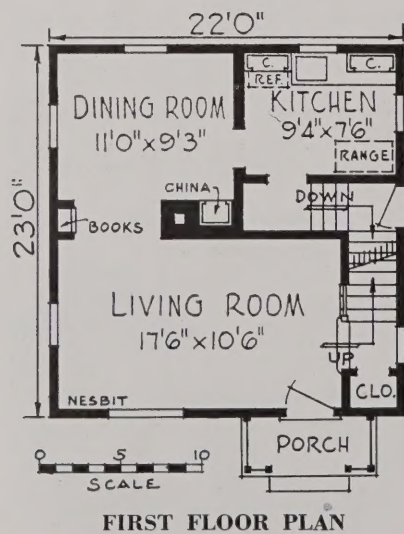




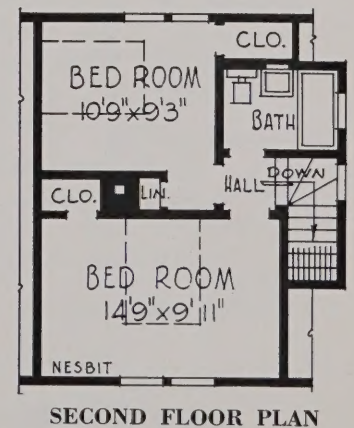


## THE NESBIT

★ A commodious two-story home of five rooms ideally adaptable to a narrow lot. Note the comparatively large rooms and the economical construction involved. Nothing has been overlooked to make this a complete home and a worth-while investment.



★  
12,600  
CUBIC  
FEET  
★

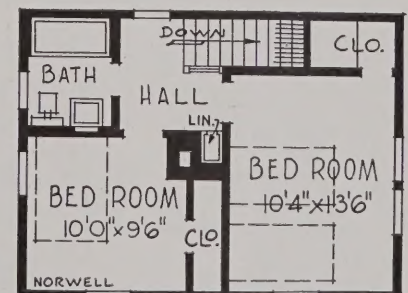
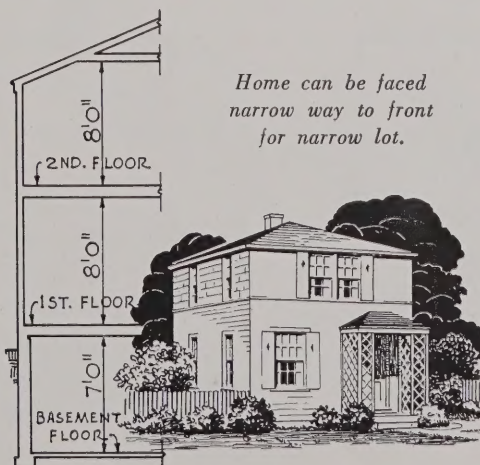
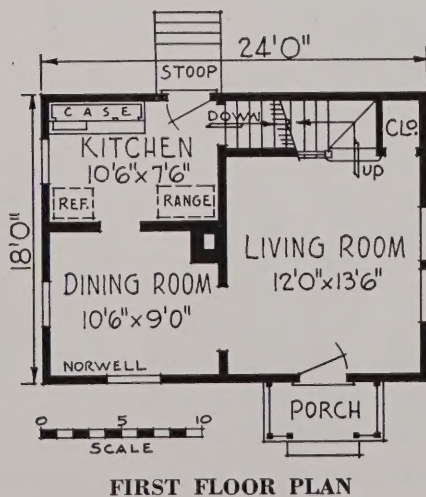






## THE NORWELL

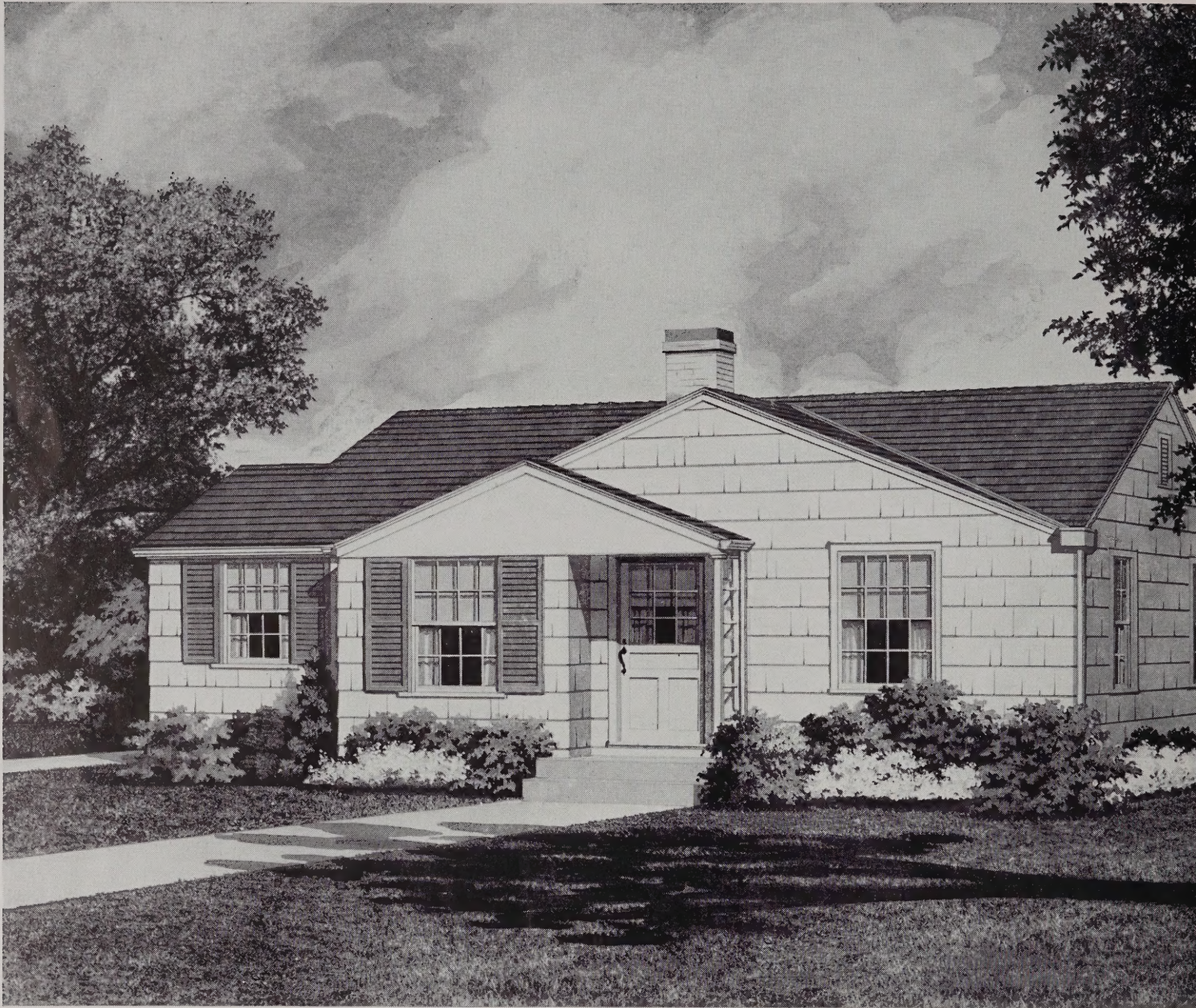
★ This two story home is planned along simple, yet effective lines which assure a moderate building cost in range of the average budget. Not only is it easy to build and own but it can be the satisfactory answer to your housing problem.



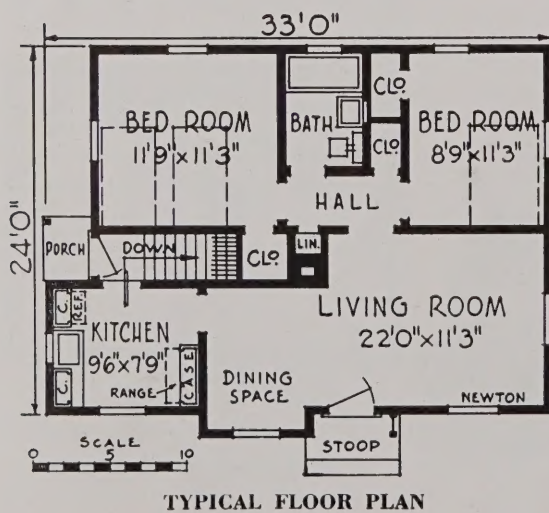
★

10,700 CUBIC FEET





DESIGN A



## THE NEWTON

### FOUR VARIOUS EXTERIORS FOR SAME FLOOR PLAN

★ In the design of this basic floor plan one finds a complete four room layout with dining space in the living room for five-room efficiency. Two large bedrooms and ample closet space are provided. The kitchen answers all essential requirements and there is easy access to the basement from the grade entrance at side. A selection of four exteriors are offered.



TYP





## DESIGN B

*at left*

Minor variations on the front wall, a projecting gable and two large view windows afford the pleasing exterior shown here.



## DESIGN C

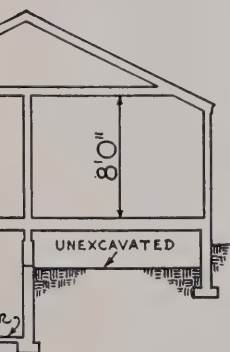
*below*

A somewhat more simple type using bevelled siding. Note that this exterior reverses the original basic plan with slight changes.

## AVERAGE CUBAGE 12,500 CU. FT.



Floor plan is reversed for Designs C and D and includes breezeway and garage on kitchen side which may be omitted when the basic home is built and added later.



AL SECTION



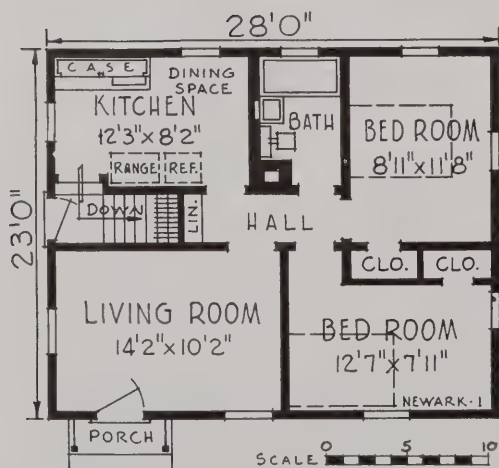
DESIGN D, ABOVE, IS ILLUSTRATED WITH GARAGE AND BREEZEWAY ADDED. THESE ATTACHMENTS MAY BE MADE TO ANY OF THE OTHER THREE DESIGNS.



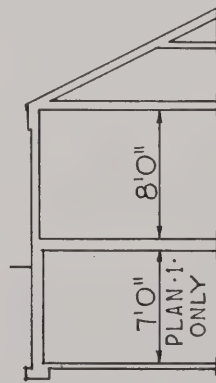


## THE NEWARK

★ A simple but attractive hip roof exterior designed for a practical rectangular plan—certainly these are the elements by which real low cost is achieved. Plans either with or without basement are available.

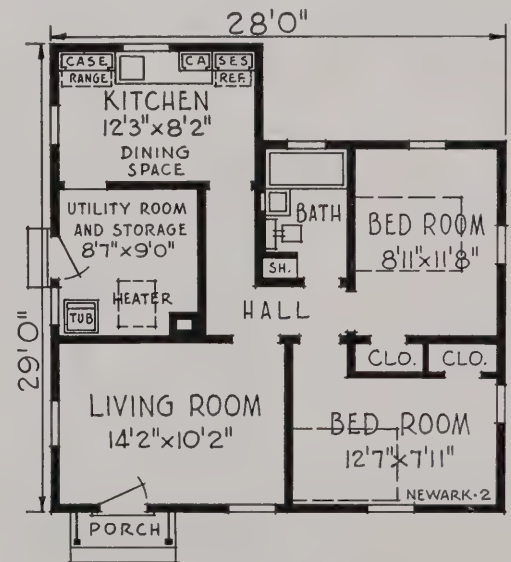


**PLAN 1**  
WITH BASEMENT



★  
**CUBAGE**

PLAN 1.....12,135 Cu. Ft.  
PLAN 2..... 9,900 Cu. Ft.



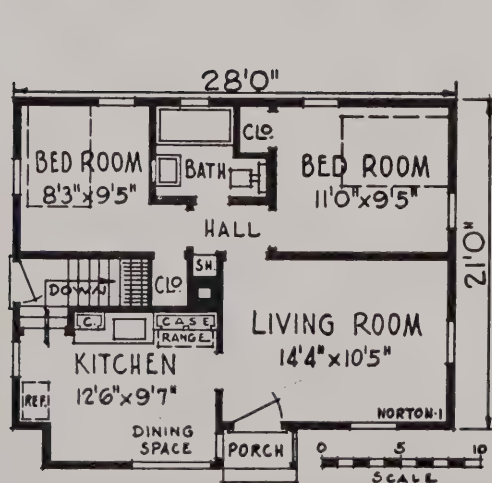
**PLAN 2**  
WITHOUT BASEMENT



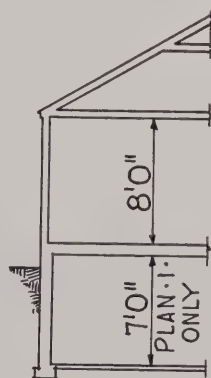


## THE NORTON

★ This cozy little four room home represents a maximum in housing comfort equal to five rooms. The large kitchen provides a desirable dining corner lighted by a large view window. The side grade entry is always practical.



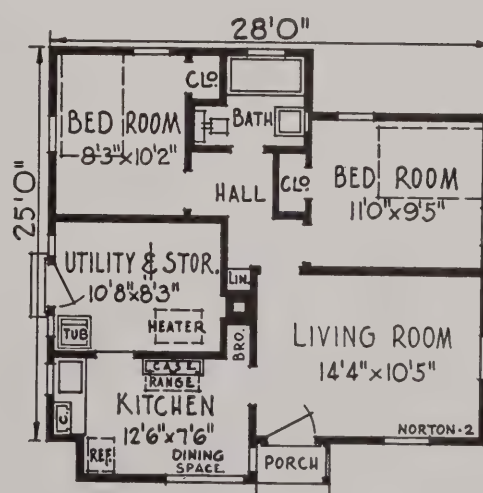
PLAN 1  
WITH BASEMENT



★  
CUBAGE

PLAN 1.....11,600 Cu. Ft.

PLAN 2..... 9,300 Cu. Ft.



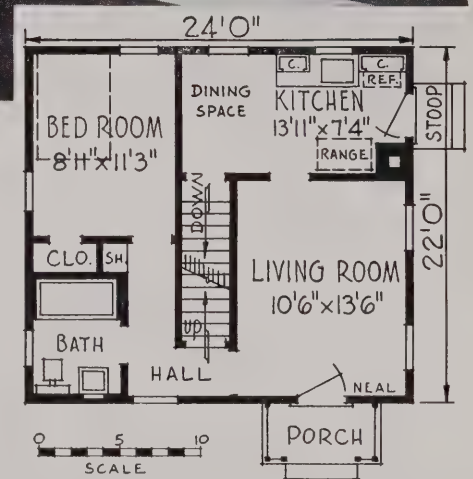
PLAN 2  
WITHOUT BASEMENT



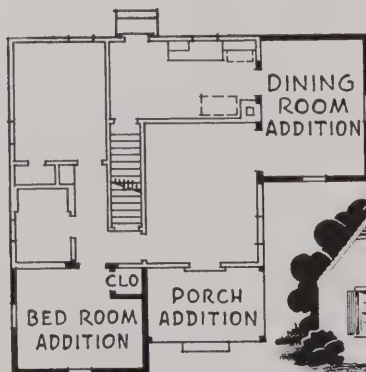


## THE NEAL

★ **Future Rooms** are definitely contemplated in the design of this compact three room home. For those who wish a flexible plan that may be later enlarged in one or a number of ways, this home has a fundamental appeal. Extension can be made in pace with family needs and purse, the original investment is sound and the home in its various stages will maintain an air of livability and good architecture.



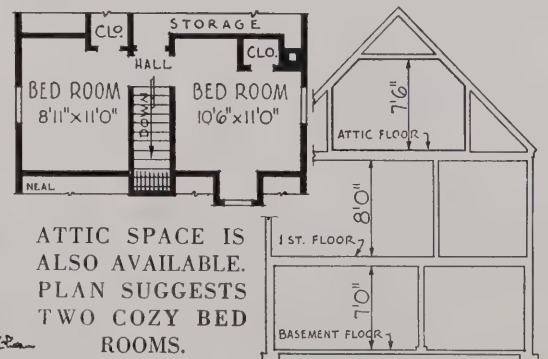
FLOOR PLAN  
OF ORIGINAL HOME



★  
11,740 CUBIC FEET  
★

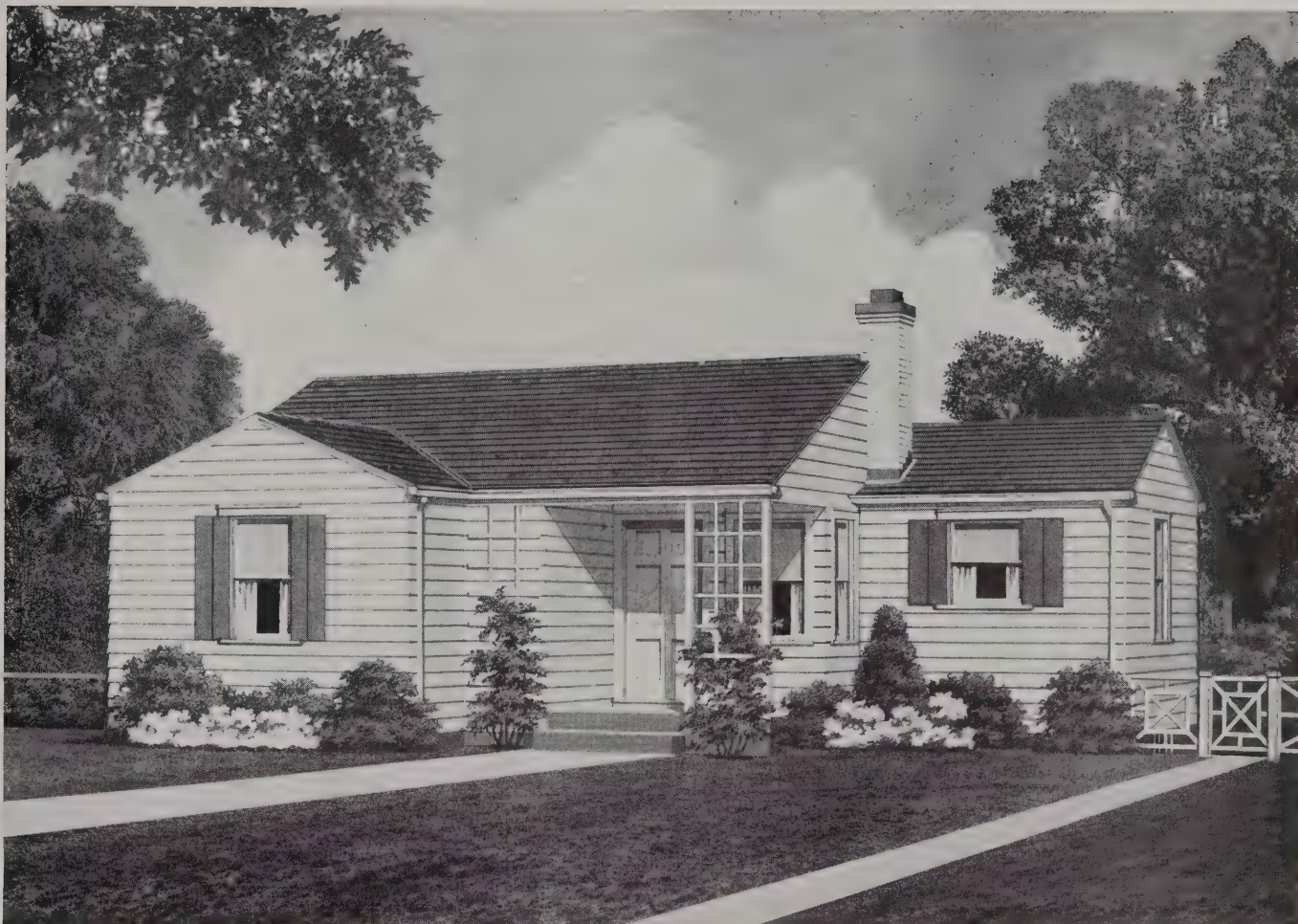


Above Plan illustrates possibilities for adding rooms and perspective shows pleasing exterior development.



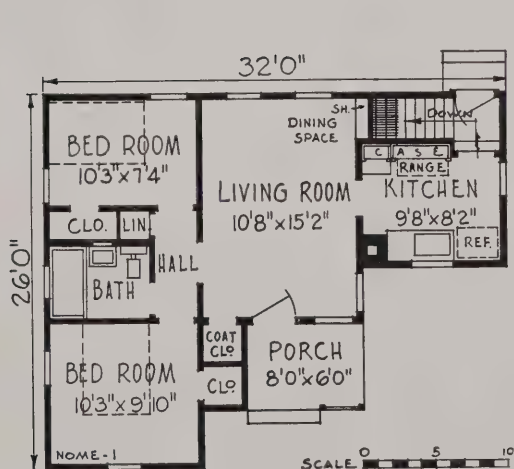
ATTIC SPACE IS  
ALSO AVAILABLE.  
PLAN SUGGESTS  
TWO COZY BED  
ROOMS.



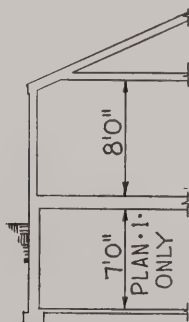


## THE NOME

★ Real architectural style is embodied in this home, yet prime cost has been the guiding factor in the design. Many desirable features include a front porch, well-appointed kitchen, large living room and plenty of closets.



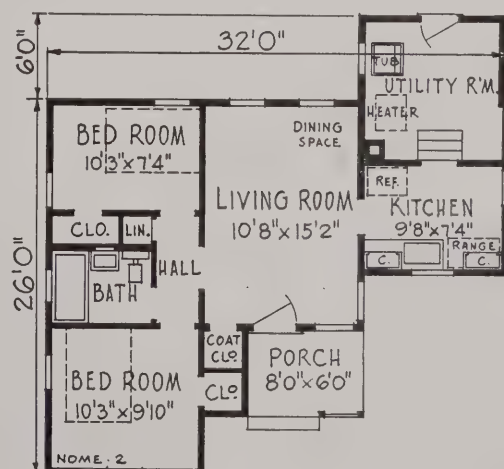
PLAN 1  
WITH BASEMENT



### ★ CUBAGE

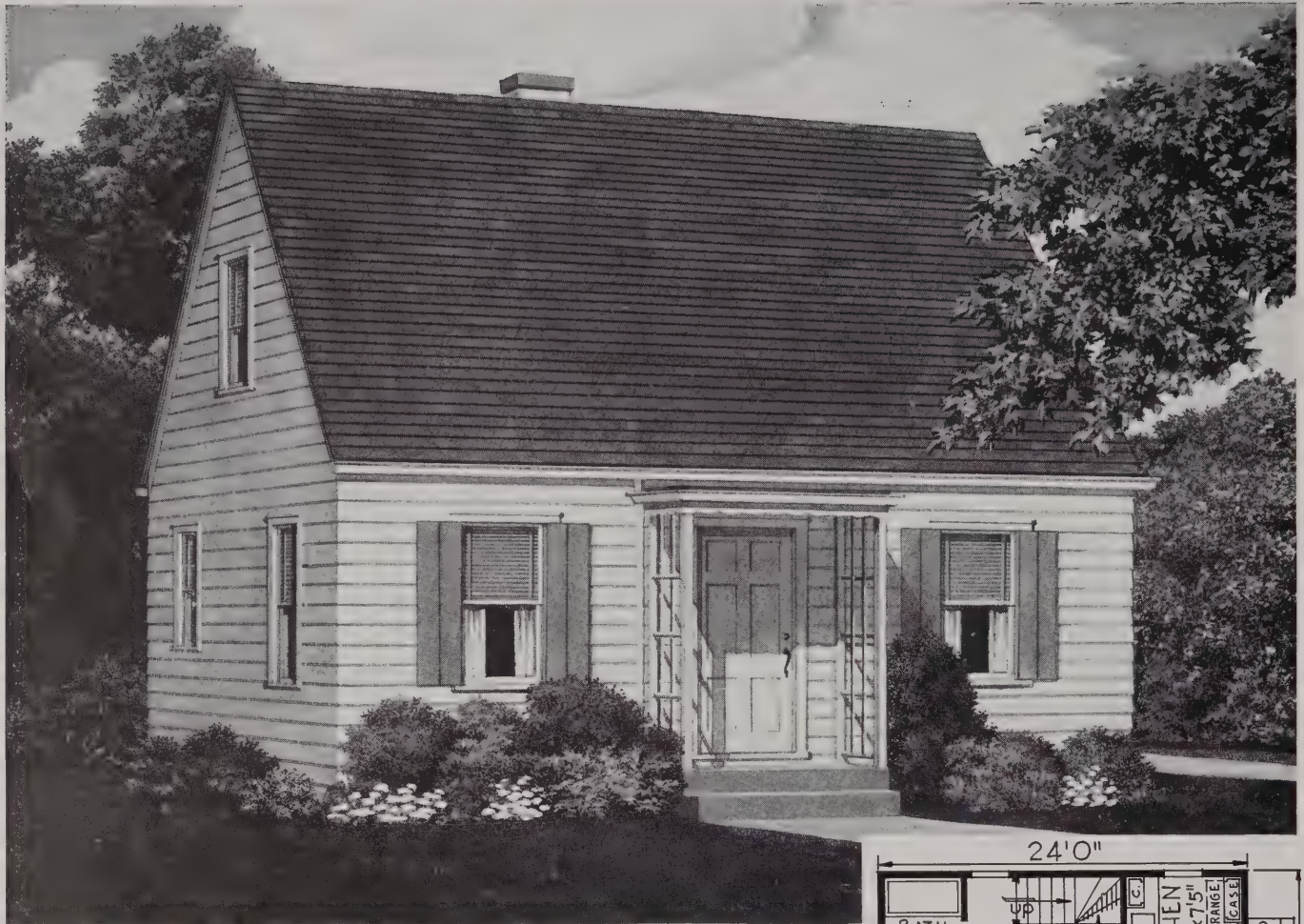
PLAN 1  
10,860 Cu. Ft.

PLAN 2  
8,840 Cu. Ft.



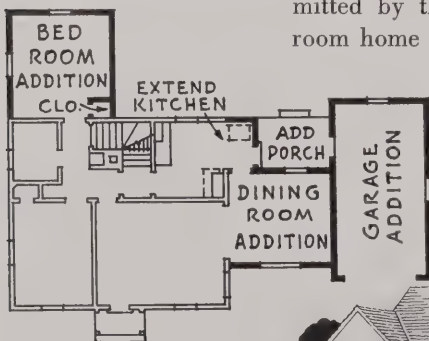
PLAN 2  
WITHOUT BASEMENT



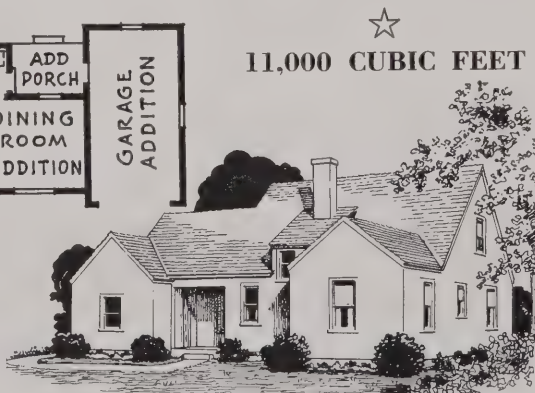


## THE NOLAN

★ **"Installment Building"** when supported by a plan that is designed with contemplation of future enlargement, is a sound and practical investment. The Nolan offers a complete three-room living unit which can be erected now at very low cost and expanded piece-meal to the extent permitted by the family budget. A future seven-room home can be your goal.

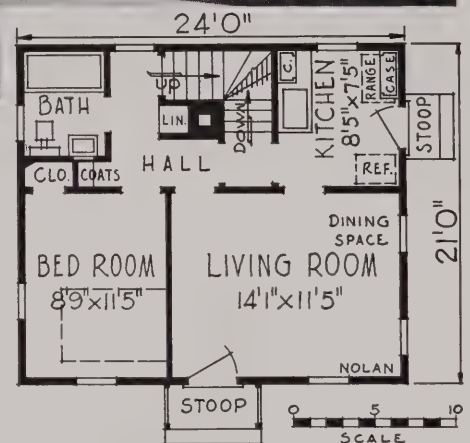


Main floor plan showing suggested additions to original unit.

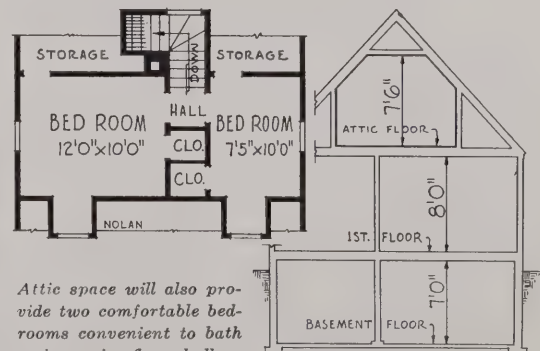


Perspective of left side and rear showing how additions combine with original home to form a pleasing exterior.

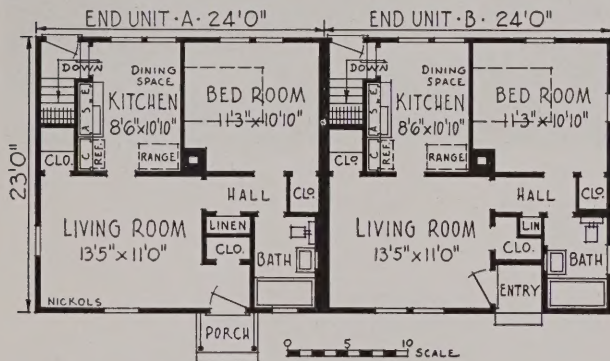
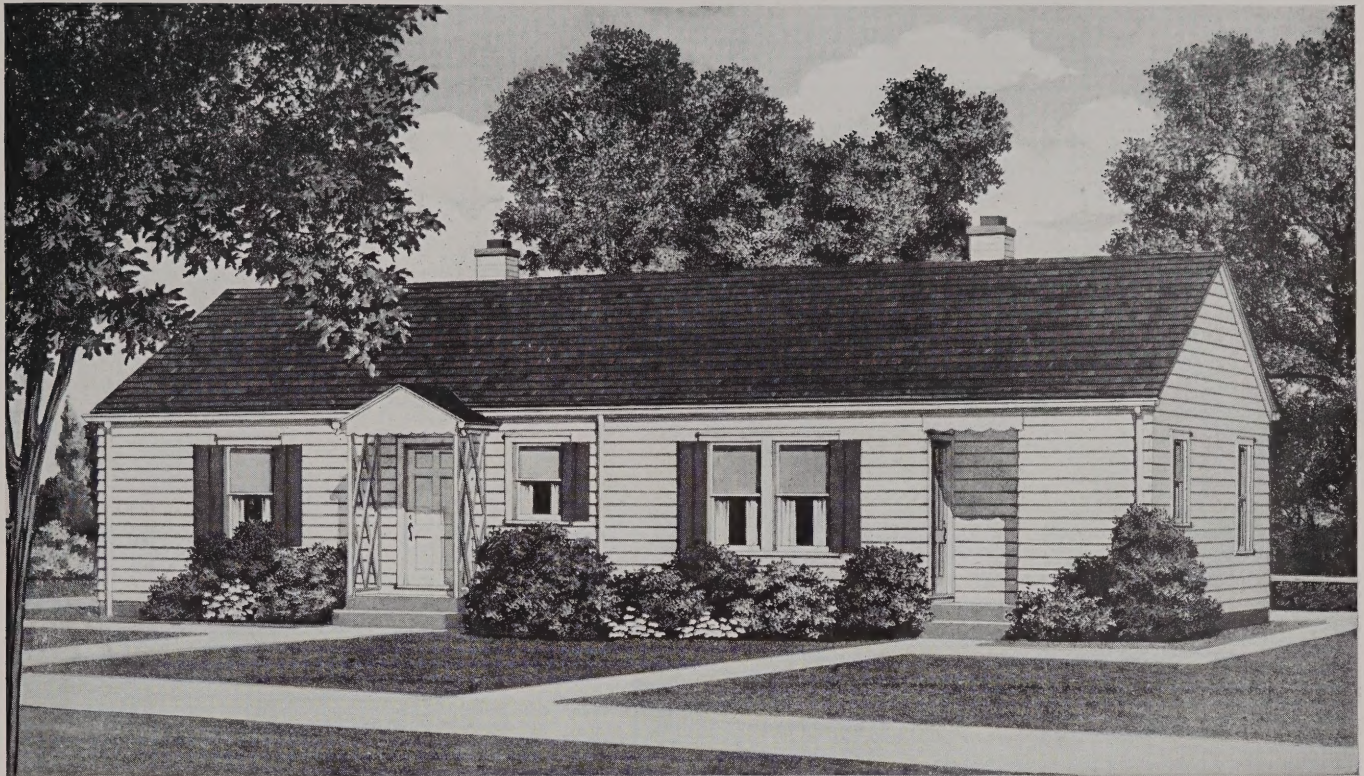
★  
11,000 CUBIC FEET



FLOOR PLAN  
OF ORIGINAL HOME





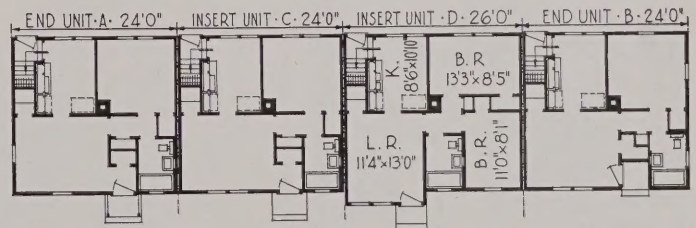


**FLOOR PLAN OF ORIGINAL TWO  
UNIT HOME, UNITS A & B**

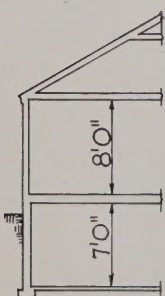
Using end units A and B, any number of either or both insert units C and D may be placed between at the discrimination of the builder.

## THE NICKOLS

★ A multiple unit dwelling designed to meet the requirements of F.H.A. Title VI which provides insured mortgage financing for builders on homes which they may then rent or sell if the occupants wish to purchase them. Uniformity of line and simple framing promotes economy in construction cost.



Floor Plan showing insert units C and D used between end units A and B for a four apartment structure. Perspective below illustrates exterior appearance of four combined units.

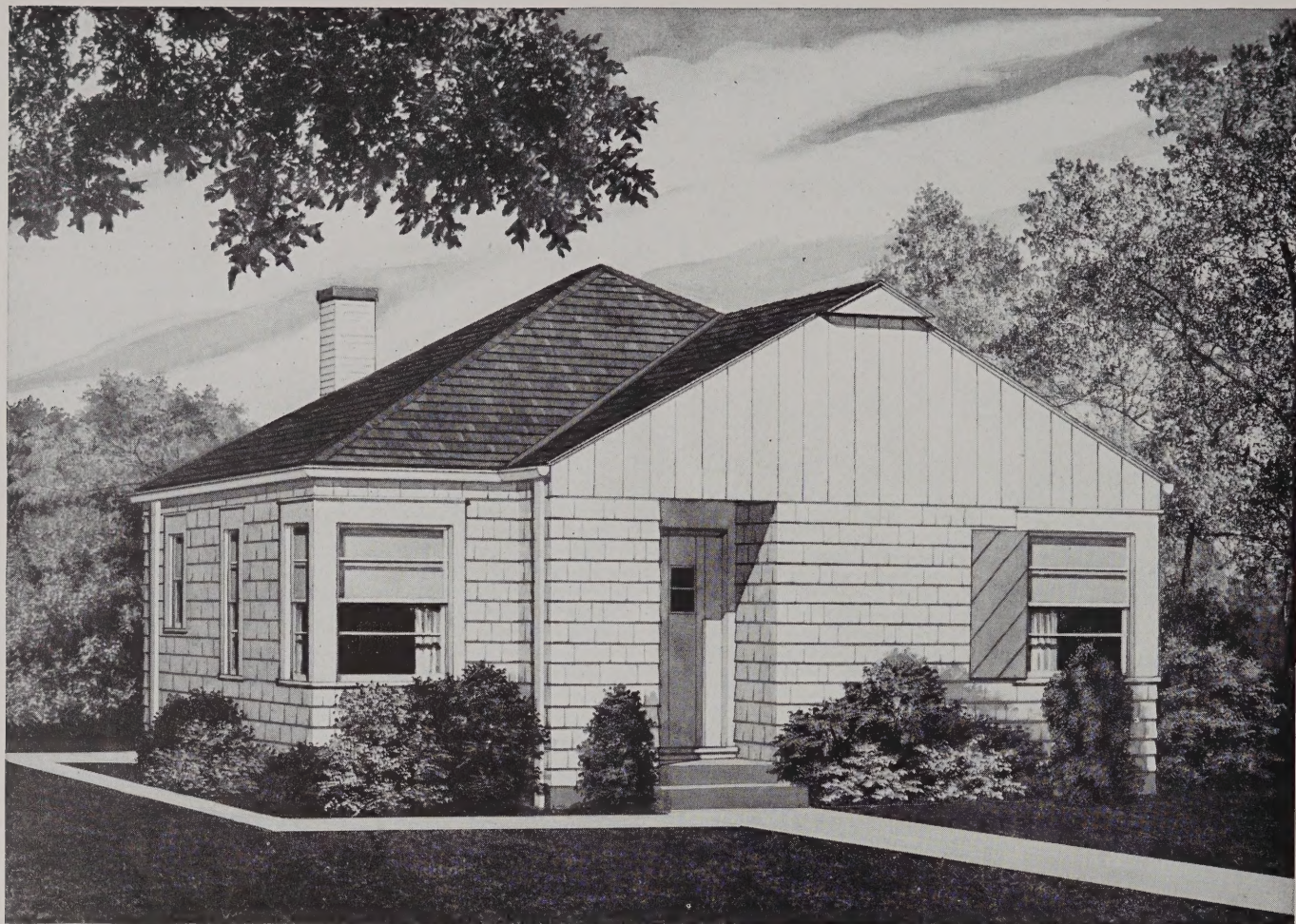


### ★ CUBAGE

UNIT A AND B AS ILLUSTRATED	.....21,200 Cu. Ft.
UNIT A	.....10,700 Cu. Ft.
UNIT B	.....10,500 Cu. Ft.
UNIT C	.....10,625 Cu. Ft.
UNIT D	.....11,530 Cu. Ft.

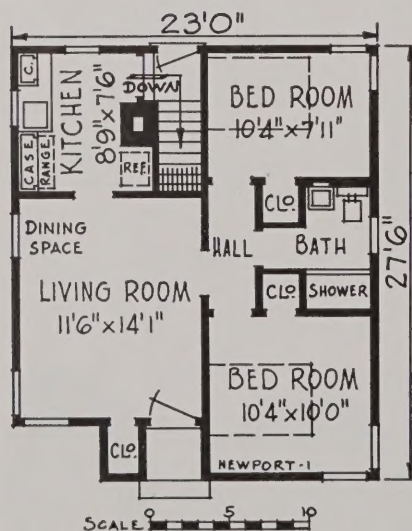




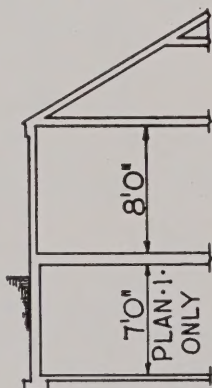


## THE NEWPORT

★ Examination of the illustrations presented here reveals a frank answer to the low cost housing problem. Contained in this small home are all the modern essentials of the small family.



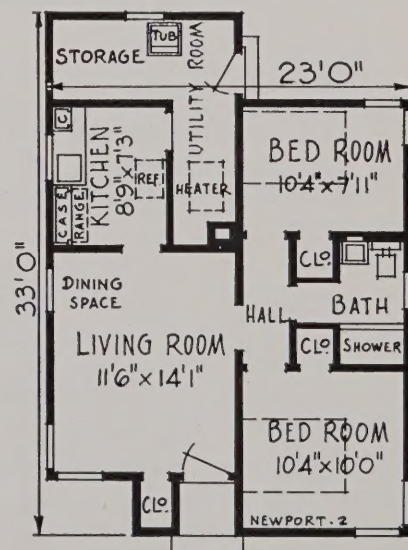
PLAN 1  
WITH BASEMENT



### CUBAGE

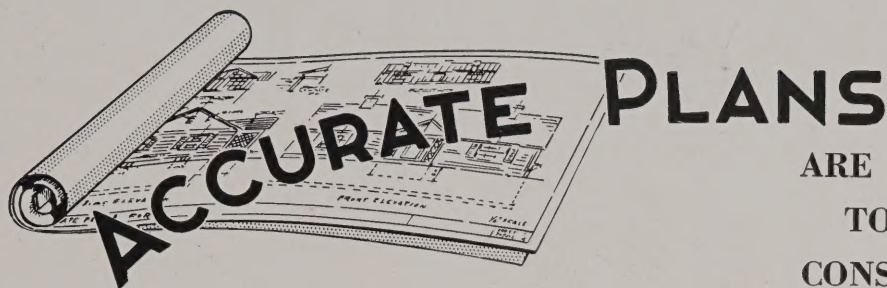
PLAN 1.....11,700 Cu. Ft.

PLAN 2..... 9,570 Cu. Ft.



PLAN 2  
WITHOUT BASEMENT





## ARE ESSENTIAL TO SOUND CONSTRUCTION

**THE FIRST REQUISITE** in the erection of a home is a set of complete and accurate plans. This practice is universally accepted and is a most important and fundamental method adhered to by experienced builders. It is essential, safe, and economical to first construct the house on paper. Complete plans are available for every building illustrated in this book and their use eliminates any guesswork.

**EXPERIENCED DESIGNERS**—Years of experience in house planning and construction and an architectural department composed of skilled draughtsmen, architects, and engineers, are the elements upon which plans of the utmost accuracy and completeness in regard to design, strength, durability, comfort and conveniences, are created.

**REVERSED PLANS**—Obviously, a plan designed for a lot facing east will not result in the best exposure when your lot fronts to the west. Plans of two-family homes as illustrated in this book are available either as shown or reversed, as may be required.

**SUPPLEMENTARY DETAILS**—Further supplementary details for any of our plans will be furnished upon request.

**CHANGES IN PLANS**—Any of these plans can be revised to suit your special requirements.

**SPECIAL PLANS TO ORDER**—We are prepared to furnish accurate working drawings made according to your own ideas and requirements.

☆ *All plans conform to the requirements of the* ☆  
*Federal Housing Administration.*

### ALL BLUE PRINT PLANS INCLUDE THE FOLLOWING COMPLETE DRAWINGS FOR EACH DESIGN:

Basement or Foundation Plan, First Floor Plan, Second Floor Plan, Four Elevation Drawings, Wall Sections, Complete Framing Plans and all necessary details.

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